

**Access to Microfinance & Improved Implementation of Policy Reform  
AMIR Program**

**Funded by U.S. Agency for International Development/Jordan**

**BOARD GOVERNANCE WORKSHOP**

**Final Report**

**Deliverable for Deputy Component Leader Component Task No.3.2.12  
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*This report was prepared by Jeremy Condor in collaboration with Chemonics International Inc., prime contractor to the U.S. Agency for International Development for the AMIR Program in Jordan*

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## **Summary**

The Board governance workshop contributed towards a positive shift in positions between the Boards and their CEOs. Central to the success of the workshop in achieving its stated aims were a series of individual pre-workshop meetings with both Chairpersons and CEOs.

Participants have recognized the importance of the need for an ongoing investment in good governance capacity development. They have also begun to appreciate the complexity and complementarity of their roles, as their organizations mature and grow.

Principal outcomes related to *shifts in perception* and *shifts in procedures*, notably:

### **Re perceptions:**

1. The Boards recognize the need to permit more discretion in day-to-day leadership issues to be taken by the CEOs. They have realized that their concern for control may have slowed programmatic progress unnecessarily.
2. The Boards acknowledge that their lack of Microfinance expertise might be a brake on their comprehension of strategic issues and program development.
3. The Boards recognize the need to make an ongoing investment in their own governance capacity in order to meet the challenges that face them in the medium and longer term.
4. The CEOs recognize (to some extent) that they are so preoccupied with day-to-day leadership issues that they are having difficulty taking a longer term, strategic view of the future.
5. Both parties acknowledge that they need to define their roles more clearly, and that their organizations' statutes may need review in order to achieve this.
6. Both parties recognize that they need ongoing support in strengthening the vital relationship between the CEOs and the governing bodies.

### **Re Procedures:**

1. Both organizations have begun to formalize a process of decentralization, with the intention of increasing decision-making discretion to the CEOs.
2. Both organizations have adopted an implementation and supervision structure that clearly delineates where responsibilities between the executive and the governing body begin and end.

**Recommendations**

1. An ongoing investment should be made in strengthening governance capacity for both organizations. Bearing in mind the significant differences in their organizational structures, such investment should capitalize on company-specific workshops as well as more generically based workshops for both organizations at the same time. It should also involve direct, one-on-one consultancy for CEOs and Board members.
2. Both Boards should begin a process of membership profiling. This should be done by establishing Nominating Committees, under the leadership of the Chairperson. Profiling should include the development of individual Task Descriptions and a Code of Conduct for Board members. Profiling should bear in mind the required investment of time for each Board member. It should also take into consideration that in some cases it may be more beneficial to recruit a less senior professional who has more time to invest in governance activities, than a very senior professional or high status individual who may have less time available.
3. An ongoing investment should be made in raising Board awareness about Microfinance methodology and best practice.
4. Both Boards should enrich membership by recruiting additional members who would add complementary capacity, experience and credibility to the governing body. Recruitment should focus on entrepreneurs and media/PR/marketing specialists.
5. Both organizations should formalize written procedures and practices that capture their revised roles, rights and responsibilities re the executive and governing bodies. This documentation should be made fully available to staff members.
6. The CEOs may need to instigate a further decentralization of some senior management responsibility, in order to permit them time to invest in their strategic development role.
7. The CEOs should conduct staff briefings to explain the shift in discretionary decision making from the Boards to the executive, and should link this issue to further shifts of some discretion downstream into their organizations.
8. The CEOs should be supported by both the Boards and (technically) by AMIR to gradually assume a longer term, strategic approach as leaders of rapidly evolving MFIs.
9. Chemonics should consider the development of a generic Board Manual for new MFIs. This could be developed over time, capitalizing on the company's experience in similar programs elsewhere, and capturing best practice from around the world. The Manual would be used to instigate good governance practice during the early stages of its operating partners' institutional development, and would reduce the need for remedial action or 'bolted-on' Board governance training. The Manual would not propose or apply a cookie-cutter approach to governance, but would be a governance development tool.

## Appendix 1. SWOT analyses

A series of facilitated self-analyses were conducted with participants in two separate groups. (Group 1. Board members. Group 2. CEOs). The following demonstrates the negotiated, consolidated results of both groups.

NB: Contrary to industry norms, the Opportunities and Threats sections were focused principally on internal issues.

### 1. Issue for evaluation: the CEOs in relation to their Boards:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Committed ('Believers')</li> <li>• Technically competent</li> <li>• Ambitious</li> <li>• Strong leaders</li> <li>• Visionary</li> <li>• Good execution of Board decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Tough on clients</li> <li>• Inexperience of Board relations</li> <li>• Reactive, rather than proactive</li> <li>• Perfectionist</li> <li>• Donor servicing capacity</li> <li>• A 'we know it all' attitude</li> <li>• Rigidity in management approach</li> <li>• Not sufficiently future-oriented</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>• Improve communications through:               <ul style="list-style-type: none"> <li>- Informal meetings with Board members prior to Board meetings</li> <li>- Better run Board meetings</li> </ul> </li> <li>• Make governance decisions faster</li> <li>• Shift more discretion from the Boards to the CEOs</li> <li>• Shift more discretion from CEOs to senior staff</li> <li>• Invest in clients' capacity to improve their repayment record, rather than rely primarily on a punitive approach</li> <li>• Focus more on strategic issues, while retaining focus on reprioritized operational issues</li> <li>• Enhance remuneration packages in order to retain and motivate management</li> </ul>	<ul style="list-style-type: none"> <li>• High staff turnover</li> <li>• Poor CEO decision making</li> <li>• Inertia</li> </ul>

## 2. Issue for evaluation: Board members in relation to the CEO:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Experience</li> <li>• Diversified backgrounds</li> <li>• Availability</li> <li>• Involved</li> <li>• Supportive</li> <li>• Committed</li> <li>• Visionary</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of time</li> <li>• Lack of Microfinance expertise</li> <li>• Initial lack of confidence in CEOs may continue to impact negatively on CEO attitude and performance</li> <li>• Role confusion between Board members weakens their effectiveness</li> <li>• Board members caught in 'Fatherly' role, rather than performance orientated role</li> <li>• Overly-cautious about innovative ideas</li> <li>• Hesitant in decision making</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>• Define roles more clearly</li> <li>• Familiarize Board with MFIs elsewhere (study tours and training)</li> <li>• Retain and motivate staff by offering better remuneration and/or benefits</li> <li>• Demonstrate confidence in CEOs</li> <li>• Shift more decision-making discretion to the CEOs</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of time</li> <li>• Lack of patience</li> <li>• Poor quality Board decision making</li> <li>• Continued lack of clarity re specifics of Board role</li> </ul>

**Appendix 2. Documents distributed during the workshop****Basic responsibilities of the Board****1. Establish and defend the Mission and Aims of the organization**

The Board's fundamental responsibility is to ensure that the values of the organization are respected and promoted in all aspects of its work.

The Board contributes to the development of the Mission Statement, and is the final arbiter of document. However, everybody involved in the organization, from the most junior to the most senior staff member, is also involved in determining the Mission Statement. The Board also reviews the Mission Statement on a regular basis, and determines if changes are necessary.

The Mission Statement outlines the values, goals and ambitions of the organization. It is a vital tool in resource development and public relations, and defines the identity of the organization.

**2. Recruit, employ and supervise the Executive**

The final decision about the recruitment, or the termination of employment of the Executive, is the Board's. The Executive is subordinate to the Board, and reports to it. The Board determines what sort of leadership and management style it feels is appropriate for the organization, and recruits accordingly.

It is rare for the Executive to vote at Board meetings, although some organizations do allow this. In transitions from international to national governance and ownership, it is common for the international partner/s to be represented on the Board and to have some veto rights over major decisions during a phased period to final autonomy (Eg/2/3/4 years).

**3. Support to the Executive. Review the performance of the Executive**

The Executive needs the moral and professional support of the Board. The Board President has a particularly important role to play here, but all Board members have a significant role to play in assisting and supporting the Executive. Each Board member has been invited to join the Board because of certain professional and personal qualities that are needed by the organization. The Executive must feel that s/he has access to Board members' skills and support in developing the organization.

Reviewing the Executive's performance is a primary responsibility of the Board. The Executive should enter into an agreement with the Board about goals to be achieved in the coming year, and her/his performance is then reviewed in relation to these goals. It is often useful to bring in an outside consultant to help the Board audit the performance of the organization, and review the performance of the Executive.



**4. Planning for a strong organization**

This might involve a strategic plan for the development of new projects, a long term plan for resource development, plans about the closure or completion of projects, significant staff changes, plans for restructuring the management, or other planning which involves major change within the organization.

The Board should require plans to be developed and proposed by the Executive in conjunction with her/his staff. The Board then looks at proposed plans and asks the following questions:

- Is the plan comprehensive and complete? What elements are missing from the plan?
- Have all the cost-factors been taken into account? Can we afford it?
- Is the plan in harmony with the Mission Statement, and other stated goals of the organization?
- What are the implications for the staff, if the plan goes ahead?
- Is the organization ready for the proposed change? Do we have the leadership skills, and the skilled staff we need to make the plan a success?
- Can we sustain the change? Do the benefits outweigh the risks?

**5. Direct involvement in resource development, and the development of sustainable resources**

Every Board member should give an inventory to the President of all the people they know, or contacts they have who may be of use to the organization.

The Board is also involved in:

- Approval of the resource development plan and resource development budget submitted by the Executive.
- The establishment of a resource development committee, composed of Board members and staff.
- Direct participation in the submission of proposals to potential funders.

**6. Financial control and planning**

The Board has a major responsibility for helping to develop and approve the annual budget. Financial experts on the Board (usually the finance committee) have a responsibility to liaise with the finance officer or other responsible staff member, to ensure that the budget is realistic and that it is based on sound resource development projections.

The Board also monitors the implementation of the budget. In order to do this, it must receive regular, accurate and clear financial reports from the Executive. Most Boards expect such information to be submitted on a quarterly basis. Some organizations employ external experts to prepare such financial statements, or use their own internal staff expert.

In addition to the quarterly financial report, the Board should receive a monthly financial update.

The Board would be wise to ensure a yearly audit by an external, certified public accountant or audit company. As civil society law develops, the chances are that the government will also demand such measures be taken. Meanwhile, foreign donors will not be willing to make significant funding contributions unless they can be sure that a highly professional, external audit of accounts has been done.

**7. Determine and monitor the organization's program**

The Board has a fundamental responsibility to ensure that all current and all proposed projects are consistent with the organization's Mission and Aims.

Board members should visit projects on a regular basis to determine for themselves whether project reports are in line with reality, and whether the work is of high quality.

They should also receive regular project reports from the Executive, on the performance of projects. These reports should indicate accurate information on project activities, beneficiary profiles and numbers, project impact and performance relative to project objectives, and plans for the coming reporting period.

Each project report should be accompanied by a financial report.

Board members should consider the following:

- When was the last time an independent evaluation was made of the effectiveness of the program?
- When was the last internal project evaluation?
- How do we know if the project's clients want or need the project? How can we prove it? Have client needs changed? Are they satisfied with the product?
- How much of our donors' money are we spending on profitable products as opposed to administration and personnel costs? Is the balance right?

**8. Promote and enhance the organization's image**

The Board is a link between the organization and the outside world. It has a major role in promoting the work of the organization to governments, donors, local authorities, and foreign and local visitors. Individual Board members have a key role to play here.

Many organizations ask one Board member who is particularly articulate, to be a spokesperson for the organization. Because the Board members are not paid, their advocacy has more impact than that of the paid staff member. Press releases, publicity material, and public statements are all presented or signed by this individual. S/he adds a personal touch to such public statements, and adds the prestige of her/his position and respectability.

The spokesperson is not necessarily the President of the Board. They are chosen because of communications skills, and their ability to speak articulately and passionately about the work.

**9. Serve as a Court of Appeal**

In rare cases, it may be necessary for the Board to adjudicate in a conflict between the Executive and a staff member. Board involvement in such conflicts can be avoided by ensuring that the Executive observes approved personnel policies re employment, salaries, grievance procedures, and hiring and firing policies.

**10. Review its own performance**

Many Boards regularly assess their own usefulness to the organization. Some go on weekend retreats every two or three years to strengthen their own group cohesion, and to decide how their own membership composition, membership selection, and overall performance can be strengthened. Some organizations use the services of an outside consultant to facilitate this process.

**Governance Simulation Exercise 1.****(General distribution)****The Prosperity Fund. Who pays the price of fraud?****Background**

For the past three years the Prosperity Fund has seen exponential growth in its loan portfolio. The organization is now approaching financial sustainability, and its default rate is among the lowest in the industry. It is one of the top three MFIs in the country, and has expanded very rapidly (competitors say recklessly) into new markets.

The Prosperity Fund has been under pressure to expand rapidly in order to capture market share ahead of its competitors. The Board knew there would be risks involved in such rapid growth, but decided that the benefits outweighed the disbenefits. Indeed, six months ago the Chairperson argued successfully that the organization's future might be endangered if it did not maintain and strengthen its position as a leader in Microfinance, given the growth of aggressive competition in the market. This view tipped the balance in favor of expanding to three new regions of the country. Thus in the last six months the Prosperity Fund has opened three sub-offices, hired 3 new Regional Managers and 40 more credit agents.

Staffing the expansion has been a major problem in recent months, because it has been hard to recruit and train enough agents to keep up with demand for the organization's loan products. Staff and portfolio quality may have slipped a bit, and there has been a slight rise in defaults and late payments, but in general, according to the Executive Director, everything seems to be on track.

The Executive Director has been with the organization since start-up and is well connected at the Ministry of Social Affairs. He is also well connected less formally, through his relatives in very high positions in society. He has used his connections to promote the Prosperity Fund with some success.

**Board members include:**

- Banker
- Entrepreneur
- Advertising executive
- Media executive
- CPO
- Ex government minister at the MoF, now leading a management consultancy (Chairs the Board)
- Social development expert
- Legal expert

The Board usually meets monthly. Officially the Chairperson chairs meetings, but in practice it is the Executive Director who leads the meetings. After all, s/he is better informed than anyone else about the Prosperity Fund and its situation, and it has worked fine this way so far.

**Today's meeting**

The Chairperson has called today's emergency meeting in order to discuss an urgent problem. The very future of the Prosperity Fund is at stake.

**Simulation Exercise 1. The Executive Director****(Your eyes only)**

*Do not allow anyone to see this document. It is for your eyes only. Use its content to guide your behavior and attitudes throughout the simulation.*

**Your role as Executive Director**

You are a dominant, first phase leader. Team working is a nice idea, but it doesn't work.

You have been in post for three years. All the Board members came to the organization after you. You even proposed most of them yourself because you knew they admired and respected you. But you didn't choose the Chairperson. S/he was imposed on you by the funders. It's a difficult relationship.

You have led the organization to success for three years, and nobody seems to understand just what a challenge it has been, or how spectacularly well you have done, against all the odds.

**Your attitude to governance**

These people on the Board are well meaning, but are basically not aware of the realities of Microfinance. Even the bankers don't really understand the unique methodology of MFIs. But they seem to get more and more troublesome these days. They ask questions that are none of their business, and they seem to want to exert too much influence over the organization. Are they going to become a group of micromanagers, or let you lead and get out of the way?

So governance is a time-consuming and pointless charade. Board meetings are basically a waste of time, where people who don't really know what they're talking about, like to listen to the sound of their own voices. Most of them are on this Board because it's good for their image. They get to tell people at cocktail parties in West Amman how they are involved in helping the poor. Unfortunately the donors have insisted on this supervision structure, and the organization has been obligated to comply. You do your best to play the game, and to show respect, but let's face it; you are the only expert around here. You are the only one who has done the advanced training in Boulder, the only one who really knows the methodology. And after all, where would this organization be without you?

**The expansion to three new regions**

You led this expansion. You pushed for it. The Chairperson finally agreed with your proposal for rapid expansion because you convinced her/him that you could deliver the recruitment and maintain portfolio quality. Then you managed to get the Chairperson to sell the idea to the rest of the Board.

You hired the three new Regional Managers yourself, without the participation of any of the Board members. Then the expansion got out of hand, and too many credit agents were hired too fast. Now it's turned out to be a disaster, and you realize that you were unprepared for the challenges you would face. It's going to be very hard to get out of this with your reputation intact.

**The fraud**

In the past two weeks, a major fraud has come to light. You alerted the Chairperson about the fraud three days ago. For the first week you tried to find out if the problem could be contained, and decided not to mention it to the Board until you were fully aware of the extent of the fraud. At that time your finance people calculated a probable loss, due to fraud, of \$75,000. Unfortunately it now seems probable that at least \$200,000 is missing. You are going to have to announce this revised figure at the emergency Board meeting today.

Over the past five months 12 new credit agents, working together, have created at least 150 bogus clients, and pocketed the 'loans'. The repayment reporting has indicated that 'repayments' have been made on time, but finally the negative cash flow has revealed the fraud. The full extent has yet to be revealed.

You have discovered that the credit agents have manipulated portfolio-monitoring visits. For weeks the Managers have met with numerous bogus 'borrowers', and have not realized that these were not clients at all. They were people who had been bribed by the Credit Agents. And the credit agents have been pocketing the funds.

No staff members have been fired yet. Four have resigned and are unreachable. If you fire anyone, the problem will be exposed, and the entire organization will surely suffer the consequences. And what about your reputation?

There is no evidence that any of the three new Regional Managers have participated in any fraud. Indeed it was one of the Managers who reported the fraud to you last week. But there is considerable evidence to indicate their lack of capacity, experience and lack of sufficient training.

The PR implications are appalling. The survival of the organization and is at stake. You are vulnerable to accusations of incompetence.

Who is at fault here? What are you going to do? If you fire the staff, the story may reach the media, and the organization may go under.

**Your objectives at this meeting**

1. Announce the full extent of the fraud and all its implications for the program.
2. Pass the problem to the Board. Try to get the blame for the expansion decision moved from your shoulders to the Chairperson. He sold the idea to the Board, not you. After all, you are just the servant of the organization.
3. Get the Board to absolve you from blame, and reiterate its confidence in your leadership.
4. Sell a rescue strategy to the Board that shows you have the capacity to get on top of the problem. Regain their confidence.

**Simulation Exercise 1. The Chairperson****(Your eyes only)**

*Do not allow anyone to see this document. It is for your eyes only. Use its content to guide your behavior and attitudes throughout the simulation.*

**Your role as Chairperson**

You joined the Board two years ago. You are the only Board member who was not nominated by the Executive Director, and you are aware that this may be the cause of some chronic difficulties between you.

The Executive Director has been in post for three years. S/he is undoubtedly a talented person, but there are problems that are increasingly disturbing to you:

1. The Executive Director seems to be on a personal ego trip and treats the Board like a fan club. S/he doesn't seem to understand that you and the Board are her/his employer.
2. In reality, some Board members behave as if they are in a fan club, and don't seem to understand their supervision, support and governance role. This just reinforces the problem.
3. Recently, your own lack of availability has meant that you have been less and less available to keep an eye on the business.
4. Against your better judgment, you have allowed yourself to be swayed by the Executive Director on a number of important issues recently, the most important of which was the decision to expand into three new regions of the country. This effectively doubled the size of the organization's portfolio in six months. You allowed yourself to be persuaded, and even recommended that the Board accept the expansion as part of the revision to the Business Plan. You bitterly regret your weakness.

**Your attitude to governance**

Governors employ the Executive. It's that simple. The sooner the Board understands that, the better for everyone.

The Board needs reform. New members need to come in who are not friends of the Executive Director. And the fans need to be removed. Elegantly removed.

Board members need to face up to their responsibilities as governors. They simply must stop behaving in such a sycophantic manner toward the Executive Director. This may have been acceptable at the early stage in the life of the organization, but not any more. This is business with a social conscience, not a personality cult. The rot must stop.

**The fraud**

In the past three days, a significant fraud has come to light. Three days ago the Executive Director contacted you confidentially with the bad news. According to the Executive Director, it is probable that \$75,000 is missing. The PR implications are not good. The reputation of the organization is at stake. As Chairperson, you are vulnerable to accusations of incompetence.

Apparently over the past five months 12 new credit agents, working together, have created at least 100 bogus clients, and pocketed the 'loans'. The repayment reporting has indicated that

‘repayments’ have been made on time, but finally the negative cash flow has revealed the fraud. According to the Executive Director full extent of the fraud has now been fully exposed.

The rest of the Board is not aware of the fraud problem. It will be your unpleasant duty to explain the gravity of the situation to them today at the extraordinary meeting.

No staff members have been fired yet.

According to your Executive Director, there is no evidence that any of the three new Regional Managers have participated in any fraud. Indeed it was one of the Managers who reported the fraud to the Executive Director last week. But there is considerable evidence to indicate their lack of capacity, experience and lack of sufficient training.

It’s just appalling. This is the very last thing you need now.

You have chaired the organization successfully for two years, and it has been quite a sacrifice of time and effort. You knew that the expansion plan was misconceived, but in a weak moment you allowed yourself to be influenced.

Whose fault is it? The Regional Managers? The Executive Director? The other Board members for not understanding their role as governors? You?

Should you resign? The loss of face will be intolerable. Should the Executive Director be made to resign?

**Your objectives at this meeting**

1. Pass the problem to the Board. This may be an opportunity to move them from fan club mode to a real governance mode. It won’t be easy to get friends of the Executive Director to behave like employers. But it’s high time they understood their responsibilities.
2. Devise a rescue plan with the Board. Make sure that everyone takes responsibility for the problem and its resolution. Don’t let yourself be pushed around by the Executive Director. After all, look what happened last time. Make sure that all issues are covered.
3. Make sure all stakeholders in the organization (especially the funders) will be reassured that everything is under control.
4. Advise the Board on whether this issue should provoke sackings or resignations.



**Simulation Exercise 1. Members****(Your eyes only)**

*Do not allow anyone to see this document. It is for your eyes only. Use its content to guide your behavior and attitudes throughout the simulation.*

**Your role as a Board member**

You have been on friendly terms with the Executive Director for some time. S/he suggested your name be put forward as a member, and you were flattered to be asked to join. The Executive Director is a talented professional, and you have every confidence in her/his abilities to lead the organization to success.

You are aware that funding partners place a high priority on good governance, and that a certain game must be played with them to keep them sweet. But let's face it, this is our country and we'll do things the way we see fit.

Anyway, what *is* good governance? You go to the meetings regularly, you try to read all the reports they send you, and things seem to be on track. What more can anyone ask of a volunteer?

**Your objectives at this meeting**

Once you are aware of the reason for the meeting, you may need to seriously rethink your relationship with the Executive Director and the Chairperson. The situation is deeply embarrassing, and may reflect very badly on you. Put the interests of the organization first. Put your personal relationship of trust and friendship with the Executive Director to one side.

**Simulation Exercise 1. Observers****(Your eyes only)****Your role**

You have access to all the information about the other participants in this meeting. Be aware that other participants may not have all the information. Do not show your information to participants in the meeting. Your information is only for Observers.

You are the fly on the wall. You are invisible. You are an objective outsider. Observe the meeting.

Do not comment or react outwardly during the simulation, no matter how much you may want to. Allow the participants to conduct the meeting in their own way.

**Your task**

Because you are not directly involved in the problem or in its resolution, you will have a unique perspective. Make mental or written notes about key events, key statements, good governance behavior, governance or leadership errors, or other noteworthy information that emerges during the simulation.

When the simulation ends, you will be asked to give feedback to all the participants.

**Your objective**

To offer constructive criticism of the governance process during the extraordinary meeting of the Board of the Prosperity Fund.

**Appendix 3. Persons interviewed prior to the workshop****AMIR Program, Chemonics Jordan**

Terri Kristalsky, Deputy Component Leader

Jamil El Wheidi, Microfinance Expert

James Whitaker, Component Leader

**AMC**

Jack N Kattan, Chair of the Board

Ghassan Abu-Yaghi, Executive Director

**JMC**

Sami Gammoh, Chair of the Board

Qais M Al-Qatamin, Executive Director

**Appendix 4. Workshop participants****AMIR Program, Chemonics Jordan**

Terri Kristalsky, Deputy Component Leader

James Whitaker, Component Leader

**AMC**

Jack N Kattan, Chair of the Board

Ghassan Abu-Yaghi- General Manager

Rashid Daoudi, Board Member

**JMCC**

Sami Gammoh, Chair of the Board

Qais Al-Qatamin, Executive Director

Sima Bahous, Board Member

Ayman Goussous, Board Member

Ratib Wazani, Board Member

**USAID**

Gerald Andersen, Senior Private Sector Advisor/Economic Opportunities Office

Rula Dababneh, Project Management Specialist - Micro Enterprise

**Appendix 5. Materials studied in preparation for the workshop**

AMIR background documents and Scope of Work

AMIR strategic planning documents

JMC & AMC Operational Sustainability and Strategic Planning documents

JMC planning documents

AMC planning documents

AMC Administrative Manuals

Country Profile and Quarterly Reports 2000, Economist Intelligence Unit